

# EXHIBIT “3”

SFD OWNER OCCUPIED

AGENCY			
Major	Sub	Minor	State
5578	0031		NY

**American Security Insurance Company**

PO BOX 50355, ATLANTA, GA 30302

A Stock Insurance Company

POLICY NUMBER:

ALR07556724339

**RESIDENTIAL PROPERTY POLICY  
DECLARATIONS**

NAMED INSURED (Mortgagor) - Name and Address (Street No., City, State, Zip)

ARIF IZMIRLIGIL  
C/O RONALD D WEISS  
4665 NESCONSET HWY  
PRT JEFFERSON STA, NY 11776

MORTGAGEE -Name and Address

SELECT PORTFOLIO SERVICING, INC.  
ITS SUCCESSORS AND/OR ASSIGNS  
P O BOX 7277  
SPRINGFIELD, OH 45501-7277

LOAN NUMBER: 0015632763

Coverage is provided where a premium or limit of liability is shown for the coverage, subject to all conditions of this policy.

POLICY PERIOD ONE YEAR	COVERAGES	LIMITS OF LIABILITY	PREMIUM
EFFECTIVE DATE: 11/01/2013 EXPIRATION DATE: 11/01/2014	DWELLING	\$1,069,101	\$10,032.00
EFFECTIVE TIME: NOON <input type="checkbox"/> 12:01 A.M. <input checked="" type="checkbox"/>			
DESCRIBED LOCATION (if different from mailing address above) 15 SAILORS CT MILLER PLACE, NY 11764			
	Fire Insurance Fee	1.25%	N/A
	ANNUAL PREMIUM AMOUNT		\$10,032.00
	ANNUAL TOTAL CHARGED		\$10,032.00

Forms and endorsements which are made a part of this policy at time of issue:

MSP-RES-INV-J (12-09),MSP-RES-INV-2 (8-88),MSP-CERT-ACTS-END (03-08)

MSP-RES-INV-NY(8-88),N8051 (01-08),DF00244A (04-13)

**Perils Insured Against and Coverage Provided:** Coverage applies to insured property against risk of direct physical loss in accordance with the provisions of the attached Residential Property Coverage form, and which is not excluded.

**Deductibles:**

With respect to all perils except Theft or Vandalism and Malicious Mischief, the sum of \$500 shall be deducted from the amount which would otherwise be recoverable for each loss separately occurring. With respect to Theft or Vandalism and Malicious Mischief a \$500 per loss deductible applies. With respect to vacant property a \$1,000 per loss deductible applies for Theft or Vandalism and Malicious Mischief.

CLAIMS INFORMATION ONLY  
1-800-326-2845

ALL OTHER INQUIRIES  
1-800-641-2754

Agency at

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AUTHORIZED REPRESENTATIVE

Countersignature Date